

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

<Enter Division name if applicable, else delete this text>

In Re. JUDITH L. CARR

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§

Case No. 23-17710

Debtor(s)

Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 11/30/2023

Petition Date: 09/01/2023

Months Pending: 3

Industry Classification:

0	0	0	0
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Reporting Method: Accrual Basis

Cash Basis

Debtor's Full-Time Employees (current): 0

Debtor's Full-Time Employees (as of date of order for relief): 0

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- Statement of cash receipts and disbursements
- Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- Statement of operations (profit or loss statement)
- Accounts receivable aging
- Postpetition liabilities aging
- Statement of capital assets
- Schedule of payments to professionals
- Schedule of payments to insiders
- All bank statements and bank reconciliations for the reporting period
- Description of the assets sold or transferred and the terms of the sale or transfer

/s/ Geoffrey Neumann

Signature of Responsible Party

09/18/2023 2/6/2024

Date

Geoffrey Neumann

Printed Name of Responsible Party

25 Abe Voorhees Drive, Manasquan, NJ 08736
Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name JUDITH L. CARR

Case No. 23-17710

Part 1: Cash Receipts and Disbursements

- a. Cash balance beginning of month
- b. Total receipts (net of transfers between accounts)
- c. Total disbursements (net of transfers between accounts)
- d. Cash balance end of month (a+b-c)
- e. Disbursements made by third party for the benefit of the estate
- f. Total disbursements for quarterly fee calculation (c+e)

	Current Month	Cumulative
a.	\$1,288	
b.	\$12,336	\$0
c.	\$10,658	\$21,326
d.	\$2,967	
e.	\$3,000	\$6,000
f.	\$13,658	\$27,326

Part 2: Asset and Liability Status

(Not generally applicable to Individual Debtors. See Instructions.)

- a. Accounts receivable (total net of allowance)
- b. Accounts receivable over 90 days outstanding (net of allowance)
- c. Inventory (Book Market Other (attach explanation))
- d. Total current assets
- e. Total assets
- f. Postpetition payables (excluding taxes)
- g. Postpetition payables past due (excluding taxes)
- h. Postpetition taxes payable
- i. Postpetition taxes past due
- j. Total postpetition debt (f+h)
- k. Prepetition secured debt
- l. Prepetition priority debt
- m. Prepetition unsecured debt
- n. Total liabilities (debt) (j+k+l+m)
- o. Ending equity/net worth (e-n)

	Current Month
a.	\$0
b.	\$0
c.	\$0
d.	\$0
e.	\$0
f.	\$0
g.	\$0
h.	\$0
i.	\$0
j.	\$0
k.	\$0
l.	\$0
m.	\$0
n.	\$0
o.	\$0

Part 3: Assets Sold or Transferred

- a. Total cash sales price for assets sold/transferred outside the ordinary course of business
- b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business
- c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)

	Current Month	Cumulative
a.	\$0	\$0
b.	\$0	\$0
c.	\$0	\$0

Part 4: Income Statement (Statement of Operations)

(Not generally applicable to Individual Debtors. See Instructions.)

- a. Gross income/sales (net of returns and allowances)
- b. Cost of goods sold (inclusive of depreciation, if applicable)
- c. Gross profit (a-b)
- d. Selling expenses
- e. General and administrative expenses
- f. Other expenses
- g. Depreciation and/or amortization (not included in 4b)
- h. Interest
- i. Taxes (local, state, and federal)
- j. Reorganization items
- k. Profit (loss)

	Current Month	Cumulative
a.	\$0	
b.	\$0	
c.	\$0	
d.	\$0	
e.	\$0	
f.	\$0	
g.	\$0	
h.	\$0	
i.	\$0	
j.	\$0	
k.	\$0	\$0

Debtor's Name JUDITH L. CARR

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Part 5: Professional Fees and Expenses

a.		Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>			\$0	\$6,000
	<i>Itemized Breakdown by Firm</i>				
i	Firm Name Broege Neumann Fischer Shave	Role Lead Counsel		\$0	\$6,000
ii					
iii					
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Debtor's Name JUDITH L. CARR

Case No. 23-17710

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Debtor's Name JUDITH L. CARR

Case No. 23-17710

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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
<i>Itemized Breakdown by Firm</i>						
	Firm Name	Role				
i		Other				
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Debtor's Name JUDITH L. CARR

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Debtor's Name JUDITH L. CARR

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Debtor's Name JUDITH L. CARR

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	xcix						
c.							
c.	All professional fees and expenses (debtor & committees)						

Part 6: Postpetition Taxes

	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$0	\$0
d. Postpetition employer payroll taxes paid	\$0	\$0
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

a. Were any payments made on prepetition debt? (if yes, see Instructions)	Yes <input type="radio"/>	No <input checked="" type="radio"/>
b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions)	Yes <input type="radio"/>	No <input checked="" type="radio"/>
c. Were any payments made to or on behalf of insiders?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
d. Are you current on postpetition tax return filings?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
e. Are you current on postpetition estimated tax payments?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
f. Were all trust fund taxes remitted on a current basis?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions)	Yes <input type="radio"/>	No <input checked="" type="radio"/>
h. Were all payments made to or on behalf of professionals approved by the court?	Yes <input type="radio"/>	No <input type="radio"/> N/A <input checked="" type="radio"/>
i. Do you have:	Worker's compensation insurance?	
	If yes, are your premiums current?	
	Casualty/property insurance?	
	If yes, are your premiums current?	
	General liability insurance?	
	If yes, are your premiums current?	
j. Has a plan of reorganization been filed with the court?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
k. Has a disclosure statement been filed with the court?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930?	Yes <input checked="" type="radio"/>	No <input type="radio"/>

Debtor's Name JUDITH L. CARR

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Part 8: Individual Chapter 11 Debtors (Only)

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$12,336
d. Total income in the reporting period (a+b+c)	\$12,336
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$0
h. All other expenses	\$10,661
i. Total expenses in the reporting period (e+f+g+h)	\$10,661
j. Difference between total income and total expenses (d-i)	\$1,675
k. List the total amount of all postpetition debts that are past due	\$3,000
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C. § 101(14A)?	Yes <input type="radio"/> No <input checked="" type="radio"/>
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/>

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

/d/zJudith L. Carr

Signature of Responsible Party

Debtor

Title

Judith L. Carr

Printed Name of Responsible Party

02/06/2024

Date



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T STATEMENT OF ACCOUNT

JUDITH L CARR
 PERSONAL BANKRUPTCY 2317710CMG
 23 SILVERLEAF WAY
 MANALAPAN NJ 07726

Page: 1 of 8
 Statement Period: Nov 14 2023-Dec 13 2023
 Cust Ref #: 4429206596-630-T-###
 Primary Account #: 442-9206596

TD Convenience Checking

JUDITH L CARR
 PERSONAL BANKRUPTCY 2317710CMG

Account # 442-9206596

ACCOUNT SUMMARY

Beginning Balance	1,288.33	Average Collected Balance	3,070.65
Deposits	10,000.00	Interest Earned This Period	0.00
Electronic Deposits	2,336.29	Interest Paid Year-to-Date	0.00
Electronic Payments	10,658.43	Annual Percentage Yield Earned	0.00%
Service Charges	3.00	Days in Period	30
Ending Balance	2,963.19		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/20	DEPOSIT	7,000.00
12/11	DEPOSIT	3,000.00
Subtotal:		10,000.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/17	VISA TRANSFER, *****30158904458, AUT 111723 VISA TRANSFER VENMO CARR JUDY NEW YORK CITY * NY	40.29
11/28	VISA TRANSFER, *****30158904458, AUT 112823 VISA TRANSFER VENMO CARR JUDY NEW YORK CITY * NY	1,475.00
12/01	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****22189A SSA	821.00
Subtotal:		2,336.29

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/14	DBCRD PMT AP, *****30158904458, AUT 111323 VISA DDA PUR AP APPLE COM BILL 866 712 7753 * CA	2.99
11/14	DBCRD PUR AP, *****30158904458, AUT 111323 VISA DDA PUR AP JASPER EXPRESS WASH LLC JASPER * GA	27.00
11/14	DBCRD PUR AP, *****30158904458, AUT 111323 VISA DDA PUR AP DUNKIN 355977 Q35 JASPER * GA	4.27
11/15	DBCRD PUR AP, *****30158904458, AUT 111323 VISA DDA PUR AP SHELL OIL 12648674005 JASPER * GA	45.34
11/15	DBCRD PUR AP, *****30158904458, AUT 111423 VISA DDA PUR AP SQ SALON 84 JASPER * GA	37.00

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How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1 Your ending balance shown on this statement is:
- 2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3 Subtotal by adding lines 1 and 2.
- 4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5 Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	2,963.19
②	Total Deposits	+ _____
③	Sub Total	_____
④	Total Withdrawals	- _____
⑤	Adjusted Balance	_____

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG

Page: 3 of 8
Statement Period: Nov 14 2023-Dec 13 2023
Cust Ref #: 4429206596-630-T-###
Primary Account #: 442-9206596

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/15	DEBIT POS AP, *****30158904458, AUT 111523 DDA PURCHASE AP USPS PO 3 9 TAYLORS MI MANALAPAN * NJ	40.40
11/16	DBCRD PUR AP, *****30158904458, AUT 111523 VISA DDA PUR AP ATLMARKET ST2677 ATLANTA * GA	7.16
11/16	DBCRD PUR AP, *****30158904458, AUT 111523 VISA DDA PUR AP UBER TRIP HELP UBER COM * CA	84.93
11/16	NONTD ATM DB AP, *****30158904458, AUT 111623 DDA WITHDRAW AP 000000000272497 RED BANK * NJ	51.95
11/16	NONTD ATM FEE, NONTD ATM FEE	3.00
11/17	DBCRD PUR AP, *****30158904458, AUT 111523 VISA DDA PUR AP UA INFILT 016425396251 HOUSTON * TX	10.00
11/17	DBCRD PUR AP, *****30158904458, AUT 111523 VISA DDA PUR AP STARBUCKS C PS EWR NEWARK * NJ	7.89
11/17	DBCRD PUR AP, *****30158904458, AUT 111523 VISA DDA PUR AP SHELL OIL 57545712002 MANALAPAN * NJ	34.00
11/17	DBCRD PUR AP, *****30158904458, AUT 111623 VISA DDA PUR AP BUTCHS LUBE N WASH RED BANK * NJ	30.24
11/17	DEBIT POS AP, *****30158904458, AUT 111623 DDA PURCH W/CB TRADER JOE'S 59 TRADER FREEHOLD * NJ	164.03
11/17	NONTD ATM DB AP, *****30158904458, AUT 111723 DDA WITHDRAW AP 303 GORDONS CORNER RD MANALAPAN * NJ	203.50
11/17	DEBIT POS AP, *****30158904458, AUT 111723 DDA PURCHASE AP GDP SOMETHING NEW SALON MANALAPAN * NJ	208.00
11/17	NONTD ATM FEE, NONTD ATM FEE	3.00
11/20	DBCRD PMT AP, *****30158904458, AUT 111623 VISA DDA PUR AP APPLE COM BILL 866 712 7753 * CA	10.65
11/20	DBCRD PUR AP, *****30158904458, AUT 111723 VISA DDA PUR AP LEE SIMS CHOCOLATES JERSEY CITY * NJ	90.72
11/20	DBCRD PMT AP, *****30158904458, AUT 111823 VISA DDA PUR AP SXM SIRIUSXM COM ACCT 888 635 5144 * NY	11.63
11/20	DBCRD PUR AP, *****30158904458, AUT 111823 VISA DDA PUR AP SHELL OIL 57545712002 MANALAPAN * NJ	40.03
11/20	DBCRD PUR AP, *****30158904458, AUT 111823 VISA DDA PUR AP MUNCKEE BAR SOUTH AMBOY * NJ	75.36
11/20	DEBIT POS AP, *****30158904458, AUT 111923 DDA PURCHASE AP SEPHORA MARLBORO PLAZA ENGLISHTOWN * NJ	146.08
11/20	DEBIT POS AP, *****30158904458, AUT 111923 DDA PURCHASE AP ULTA 795 MARLBORO * NJ	60.78
11/20	DEBIT POS AP, *****30158904458, AUT 111923 DDA PURCHASE AP TARGET T 55 US HWY 9 MANALAPAN * NJ	228.12
11/20	DEBIT POS AP, *****30158904458, AUT 112023 DDA PURCHASE AP MADEWELL 1213 SHREWSBURY * NJ	105.99
11/20	DEBIT POS AP, *****30158904458, AUT 112023 DDA PURCHASE AP WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	187.86

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STATEMENT OF ACCOUNT

JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG

Page: 4 of 8
Statement Period: Nov 14 2023-Dec 13 2023
Cust Ref #: 4429206596-630-T-###
Primary Account #: 442-9206596

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/21	DBCRD PUR AP, *****30158904458, AUT 111923 VISA DDA PUR AP ACCESS COUNSELING 877 4105368 * CA	27.85
11/21	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP TLF ROSIE POSIES MANALAPAN * NJ	159.94
11/21	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP BUTCHS LUBE N WASH RED BANK * NJ	24.37
11/21	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP MONMOUTH MEATS RED BANK * NJ	137.47
11/21	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP EDEN NAIL SPA V MANALAPAN * NJ	119.00
11/21	DEBIT POS AP, *****30158904458, AUT 112123 DDA PURCHASE AP WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	151.73
11/21	DEBIT POS AP, *****30158904458, AUT 112123 DDA PURCHASE AP HOMESENSE 55 US HIGHWA MANALAPAN * NJ	99.00
11/21	DEBIT POS AP, *****30158904458, AUT 112123 DDA PURCHASE AP THE HOME DEPOT 6911 MORGANVILLE * NJ	148.21
11/22	DBCRD PUR AP, *****30158904458, AUT 111723 VISA DDA PUR AP NUTRAFOL 888 4543320 * NY	79.00
11/22	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP SHELL OIL 57545712002 MANALAPAN * NJ	30.97
11/22	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP POTTERY BARN KIDS 0677 SHREWSBURY * NJ	84.23
11/22	DBCRD PUR AP, *****30158904458, AUT 112023 VISA DDA PUR AP ALEO ITALIAN SPECIALTIES 732 7470111 * NJ	80.16
11/22	DEBIT POS AP, *****30158904458, AUT 112223 DDA PURCHASE AP WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	120.61
11/24	DBCRD PUR AP, *****30158904458, AUT 112223 VISA DDA PUR AP WEMROCK ORCHARDS INC FREEHOLD * NJ	71.10
11/24	DBCRD PUR AP, *****30158904458, AUT 112223 VISA DDA PUR AP AVANTI DAY RESORT ENGLISHTOWN * NJ	55.00
11/24	DBCRD PUR AP, *****30158904458, AUT 112423 VISA DDA PUR AP VENMO VISA DIRECT * NY	285.00
11/27	DBCRD PUR AP, *****30158904458, AUT 112523 VISA DDA PUR AP VENMO VISA DIRECT * NY	120.00
11/27	DEBIT POS AP, *****30158904458, AUT 112523 DDA PURCHASE AP GDP SOMETHING NEW SALON MANALAPAN * NJ	41.60
11/27	DBCRD PUR AP, *****30158904458, AUT 112523 VISA DDA PUR AP BUDDY S MARKETPLACE 732 7923300 * NJ	18.00
11/27	DEBIT POS AP, *****30158904458, AUT 112623 DDA PURCH W/CB SHOPRITE MARLBORO S1 MARLBORO * NJ	296.87
11/27	DBCRD PUR AP, *****30158904458, AUT 112623 VISA DDA PUR AP VENMO VISA DIRECT * NY	400.00
11/27	DEBIT POS AP, *****30158904458, AUT 112723 DDA PURCH W/CB TARGET T 55 US HWY 9 MANALAPAN * NJ	192.50

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America's Most Convenient Bank®

STATEMENT OF ACCOUNT

JUDITH L CARR
PERSONAL BANKRUPTCY 2317710CMG

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Statement Period: Nov 14 2023-Dec 13 2023
Cust Ref #: 4429206596-630-T-###
Primary Account #: 442-9206596

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/28	DBCRD PUR AP, *****30158904458, AUT 112623 VISA DDA PUR AP ACCESS COUNSELING 877 4105368 * CA	65.65
11/28	DBCRD PUR AP, *****30158904458, AUT 112623 VISA DDA PUR AP ACCESS COUNSELING INC 877 410 5368 * CA	19.95
11/28	DBCRD PUR AP, *****30158904458, AUT 112723 VISA DDA PUR AP COLONIAL NURSERY LINCROFT * NJ	145.00
11/28	DEBIT POS AP, *****30158904458, AUT 112823 DDA PURCHASE AP MADEWELL 1213 SHREWSBURY * NJ	112.75
11/28	NONTD ATM DB AP, *****30158904458, AUT 112823 DDA WITHDRAW AP P620496 MONROE TOWNSH * NJ	202.99
11/28	DEBIT POS AP, *****30158904458, AUT 112823 DDA PURCHASE AP HOMESENSE 55 US HIGHWA MANALAPAN * NJ	333.70
11/28	NONTD ATM FEE, NONTD ATM FEE	3.00
11/29	DBCRD PUR AP, *****30158904458, AUT 112823 VISA DDA PUR AP BUTCHS LUBE N WASH RED BANK * NJ	24.37
11/29	DBCRD PUR AP, *****30158904458, AUT 112823 VISA DDA PUR AP CENTRAL COMPOUNDING CENT FARMINGDALE * NJ	98.95
11/29	DBCRD PUR AP, *****30158904458, AUT 112823 VISA DDA PUR AP BROCK FARMS FREEHOLD * NJ	33.02
11/29	DBCRD PUR AP, *****30158904458, AUT 112823 VISA DDA PUR AP ACCURATE EYE CARE MANALAPAN * NJ	120.00
11/29	DEBIT POS AP, *****30158904458, AUT 112923 DDA PURCHASE AP THE HOME DEPOT 6911 MORGANVILLE * NJ	394.27
11/29	DEBIT POS AP, *****30158904458, AUT 112923 DDA PURCHASE AP GDP SOMETHING NEW SALON MANALAPAN * NJ	41.60
11/30	DBCRD PUR AP, *****30158904458, AUT 112823 VISA DDA PUR AP SHELL OIL 57545712002 MANALAPAN * NJ	52.77
11/30	DBCRD PUR AP, *****30158904458, AUT 112823 VISA DDA PUR AP ACCESS COUNSELING INC 877 410 5368 * CA	16.95
11/30	DBCRD PUR AP, *****30158904458, AUT 112923 VISA DDA PUR AP ACCESS COUNSELING 877 4105368 * CA	12.95
12/01	NONTD ATM DB AP, *****30158904458, AUT 120123 DDA WITHDRAW AP 000000000114739 TOWNSHIP * NJ	82.00
12/01	NONTD ATM FEE, NONTD ATM FEE	3.00
12/04	DBCRD PUR AP, *****30158904458, AUT 113023 VISA DDA PUR AP ACCESS COUNSELING INC 877 410 5368 * CA	16.95
12/04	DBCRD PUR AP, *****30158904458, AUT 113023 VISA DDA PUR AP ACCESS COUNSELING INC 877 410 5368 * CA	19.95
12/04	DBCRD PUR AP, *****30158904458, AUT 113023 VISA DDA PUR AP SHELL OIL 57545712002 MANALAPAN * NJ	51.76
12/04	DBCRD PUR AP, *****30158904458, AUT 120123 VISA DDA PUR AP ACCESS COUNSELING 877 4105368 * CA	12.95
12/04	DBCRD PUR AP, *****30158904458, AUT 120123 VISA DDA PUR AP EDEN NAIL SPA V MANALAPAN * NJ	119.00

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/04	NONTD ATM DB AP, ****30158904458, AUT 120223 DDA WITHDRAW AP 303 GORDONS CORNER RD MANALAPAN * NJ	263.50
12/04	DEBIT POS AP, ****30158904458, AUT 120223 DDA PURCHASE AP SHOPRITE MARLBORO S1 MARLBORO * NJ	152.31
12/04	DBCRD PUR AP, ****30158904458, AUT 120223 VISA DDA PUR AP ACE DRY CLEANERS ENGLISHTOWN * NJ	97.50
12/04	DEBIT POS AP, ****30158904458, AUT 120223 DDA PURCHASE AP GDP SOMETHING NEW SALON MANALAPAN * NJ	41.60
12/04	DEBIT POS AP, ****30158904458, AUT 120223 DDA PURCH W/CB WEGMANS 95 US HIGHWAY 9 MANALAPAN * NJ	163.19
12/04	NONTD ATM FEE, NONTD ATM FEE	3.00
12/05	DBCRD PUR AP, ****30158904458, AUT 120323 VISA DDA PUR AP ACI ALLY BANK 502 800 252 9638 * NE	843.24
12/06	DBCRD PUR AP, ****30158904458, AUT 120423 VISA DDA PUR AP TARGET COM 800 591 3869 * MN	43.96
12/06	DBCRD PUR AP, ****30158904458, AUT 120523 VISA DDA PUR AP SQ SALON 84 JASPER * GA	64.00
12/06	DBCRD PUR AP, ****30158904458, AUT 120523 VISA DDA PUR AP FOOTHILLS CHIROPRACTIC MARBLE HILL * GA	80.00
12/06	DBCRD PUR AP, ****30158904458, AUT 120523 VISA DDA PUR AP NETFLIX COM NETFLIX COM * CA	24.51
12/07	DBCRD PUR AP, ****30158904458, AUT 120323 VISA DDA PUR AP AMAZON COM Z190F0BL3 SEATTLE * WA	202.15
12/07	DBCRD PUR AP, ****30158904458, AUT 120423 VISA DDA PUR AP AMZN MKTP US 0G89K0O13 AMZN COM BILL * WA	42.55
12/07	DBCRD PMT AP, ****30158904458, AUT 120623 VISA DDA PUR AP APPLE COM BILL 866 712 7753 * CA	2.99
12/07	DBCRD PUR AP, ****30158904458, AUT 120623 VISA DDA PUR AP NC COURT PAYMENTS EGOV COM * KS	211.64
12/07	DBCRD PUR AP, ****30158904458, AUT 120623 VISA DDA PUR AP ACCESS COUNSELING 877 4105368 * CA	21.90
12/07	DEBIT POS AP, ****30158904458, AUT 120723 DDA PURCHASE AP BANANAREPUBLIC US 5103 ALPHARETTA * GA	153.01
12/07	DEBIT POS AP, ****30158904458, AUT 120723 DDA PURCHASE AP ANTHROPOLOGIE 1 2800 OL ALPHARETTA * GA	83.60
12/08	DBCRD PUR AP, ****30158904458, AUT 120523 VISA DDA PUR AP AMZN MKTP US 5Y6XA1S03 AMZN COM BILL * WA	63.96
12/08	DBCRD PUR AP, ****30158904458, AUT 120623 VISA DDA PUR AP TST HOME RESTAURANT MARBLE HILL * GA	58.85
12/08	DBCRD PUR AP, ****30158904458, AUT 120723 VISA DDA PUR AP FARM FRESH BEEF PRODUC BALL GROUND * GA	36.19
12/08	DEBIT POS AP, ****30158904458, AUT 120823 DDA PURCHASE AP FOOTHILLS IGA M MARBLE HILL * GA	83.58

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/08	DEBIT POS AP, *****30158904458, AUT 120823 DDA PURCHASE AP SHELL SERVICE STATION JASPER * GA	50.41
12/11	DBCRD PUR AP, *****30158904458, AUT 120723 VISA DDA PUR AP OSCAR NAILS AND SPA INC 470 2941486 * GA	35.00
12/11	DBCRD PUR AP, *****30158904458, AUT 120823 VISA DDA PUR AP SQ SALON 84 JASPER * GA	45.00
12/11	DBCRD PUR AP, *****30158904458, AUT 121023 VISA DDA PUR AP APPLE COM BILL 866 712 7753 * CA	18.64
12/12	DBCRD PUR AP, *****30158904458, AUT 121023 VISA DDA PUR AP AMZN MKTP US 4E0SJ2PB3 AMZN COM BILL * WA	49.20
12/12	DBCRD PUR AP, *****30158904458, AUT 121123 VISA DDA PUR AP BLOSSOM BABY BLOSSOM BABY * MN	70.30
12/12	DBCRD PUR AP, *****30158904458, AUT 121123 VISA DDA PUR AP TARGET COM 800 591 3869 * MN	51.07
12/12	DBCRD PUR AP, *****30158904458, AUT 121123 VISA DDA PUR AP FOOTHILLS CHIROPRACTIC MARBLE HILL * GA	11.60
12/12	DBCRD PUR AP, *****30158904458, AUT 121123 VISA DDA PUR AP SQ FEATHER STONE BOUT MARBLE HILL * GA	55.28
12/12	DBCRD PUR AP, *****30158904458, AUT 121123 VISA DDA PUR AP SPOILEDCHILD INC NEW YORK * NY	58.64
12/12	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP TARGET COM 800 591 3869 * MN	27.99
12/12	DEBIT POS AP, *****30158904458, AUT 121223 DDA PURCHASE AP SHELL SERVICE STATION JASPER * GA	30.52
12/13	DBCRD PUR AP, *****30158904458, AUT 121123 VISA DDA PUR AP GAP ONLINE 800 4277895 * OH	95.00
12/13	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP TARGET COM 800 591 3869 * MN	14.39
12/13	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP B B PARTY RENTALS 800 528 8430 * NJ	294.70
12/13	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP B B PARTY RENTALS 800 528 8430 * NJ	1.00
12/13	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP WILKES OF BALL GROUND BALL GROUND * GA	40.55
12/13	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP SQ BALL GROUND HOUNDS BALL GROUND * GA	116.09
12/13	DBCRD PUR AP, *****30158904458, AUT 121223 VISA DDA PUR AP SOUTHERN OAK PROVISIONS BALL GROUND * GA	207.76

Subtotal: 10,658.43

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DAILY ACCOUNT ACTIVITY

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
12/13	PAPER STATEMENT FEE	3.00
	Subtotal:	3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/13	1,288.33	11/29	3,543.84
11/14	1,254.07	11/30	3,461.17
11/15	1,131.33	12/01	4,197.17
11/16	984.29	12/04	3,255.46
11/17	363.92	12/05	2,412.22
11/20	6,406.70	12/06	2,199.75
11/21	5,539.13	12/07	1,481.91
11/22	5,144.16	12/08	1,188.92
11/24	4,733.06	12/11	4,090.28
11/27	3,664.09	12/12	3,735.68
11/28	4,256.05	12/13	2,963.19

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